



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**BHC Name** FIRST BANCORP

**City/State** SAN JUAN, PR

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 20,785,275

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**FIRST BANCORP**  
**1519 PONCE DE LEON AVENUE**  
  
**SAN JUAN, PR 00908**

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BHC Name

City/State

## Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	20,300,764	15,172,444	12,455,632	12,259,272	11,982,809
Net income (\$000)	281,025	102,273	167,377	201,608	66,956
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	3.71	2.60	94	4.10	2.77	94	4.72	3.01	96	4.46	3.08	94	4.22	2.92	91
+ Non-interest income	0.65	1.04	29	0.67	1.21	27	0.71	1.32	23	0.66	1.31	20	0.63	1.35	18
- Overhead expense	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67	2.91	2.72	63
- Provision for credit losses	-0.32	-0.09	12	1.13	0.51	92	0.32	0.15	87	0.48	0.14	92	1.20	0.16	94
+ Securities gains (losses)	0	0.01	23	0.09	0.02	93	0	0.01	16	0	0	34	-0.10	0.01	0
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	42	0	0	10	0	0	47
= Pretax net operating income (tax equivalent)	2.22	1.66	83	0.91	1.04	37	2.08	1.56	88	1.73	1.57	65	0.63	1.43	9
Net operating income	1.38	1.26	67	0.67	0.81	31	1.34	1.19	67	1.64	1.24	87	0.56	0.89	22
Net income	1.38	1.26	67	0.67	0.82	31	1.34	1.19	67	1.64	1.24	87	0.56	0.90	22
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	4.18	3.06	93	4.94	3.55	94	5.96	4.41	94	5.60	4.24	94	5.36	3.80	93
Interest expense	0.33	0.25	73	0.64	0.52	69	0.93	1.08	39	0.86	0.86	58	0.86	0.60	79
Net interest income (tax equivalent)	3.85	2.80	94	4.29	3.01	95	5.02	3.33	96	4.74	3.38	93	4.50	3.19	90
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.44	0.11	94	0.43	0.27	78	0.91	0.21	92	1.09	0.22	93	1.32	0.24	93
Earnings coverage of net loan and lease losses (X)	7.31	39.72	20	6.52	22.91	31	3.43	24.40	14	2.62	21.75	15	1.76	19.67	7
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.43	1.23	93	3.23	1.58	93	1.62	0.83	92	2.11	0.90	93	2.53	0.98	92
Allowance for loan and lease losses / Total loans and leases	2.42	1.20	93	3.22	1.55	93	1.62	0.81	92	2.10	0.89	93	2.52	0.96	92
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.36	0.49	93	2.38	0.71	96	3.32	0.57	99	5.03	0.61	99	7.06	0.72	99
30-89 days past due loans and leases / Total loans and leases	0.81	0.32	89	1.26	0.39	93	1.80	0.43	95	1.54	0.44	94	2.76	0.47	97
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-3.61	-2.33	46	4.48	3.20	58	12.37	14.45	46	15.86	16.62	55	22.40	17.03	70
Net short-term noncore funding dependence	-6.34	-7.71	50	-0.39	-4.76	65	2.44	3.38	38	4.15	4.66	36	8.64	4.83	56
Net loans and leases / Total assets	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63	70.56	62.73	62
<b>Capitalization</b>															
Tier 1 leverage ratio	10.14	8.98	77	11.26	9.13	92	16.15	9.76	97	15.37	9.71	98	14.03	9.53	97
Holding company equity capital / Total assets	10.11	10.71	41	12.11	11.16	64	17.67	12.43	93	16.70	12.22	93	15.24	11.94	88
Total equity capital (including minority interest) / Total assets	10.11	10.82	40	12.11	11.29	62	17.67	12.57	93	16.70	12.27	92	15.24	12.01	87
Common equity tier 1 capital / Total risk-weighted assets	17.80	12.42	93	17.31	12.38	91	21.60	12.17	95	20.30	12.12	95	18.96	12.19	95
Net loans and leases / Equity capital (X)	5.15	5.53	44	5.03	5.58	40	3.99	5.21	22	4.26	5.29	27	4.63	5.27	31
Cash dividends / Net income	24.13	28.27	42	45.41	42.30	57	19.82	33.12	29	4.56	27.31	14	4	31.29	13
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
<b>Growth Rates</b>															
Assets	10.60	10.50	61	49.02	16.68	94	3	9.26	29	-0.14	7	11	2.84	8.28	32
Equity capital	-7.62	7.46	1	2.11	6.99	27	8.97	10.49	58	9.40	7.89	69	4.64	10.18	39
Net loans and leases	-5.37	3.36	18	28.75	9.07	89	2.09	9.10	23	0.62	7.89	14	-0.91	9.38	12
Noncore funding	-14.27	-14.79	50	6.37	-12.18	71	-8.87	6.59	25	-22.43	10.67	6	-27.09	5.59	13
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	108.11	103.22	78	107.41	102.81	76	107.39	103.22	74	107.74	103.10	75	109.53	102.10	83
Cash from ops + noncash items + op expense / Op expense + dividends	175.67	154.48	64	90.34	147.24	14	118.58	190.27	25	172.57	174.91	52	104.57	148.20	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

# Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	680,621	598,532	575,012	532,498	515,146	13.72	32.50
Income from lease financing receivables.....	38,532	32,515	27,992	21,127	17,538	18.51	122.10
Fully taxable income on loans and leases.....	707,942	624,113	597,413	547,754	526,501	13.43	34.45
Tax-exempt income on loans and leases.....	11,211	6,934	5,591	5,871	6,183	61.68	149.47
Estimated tax benefit on income on loans and leases.....	13,299	9,936	8,011	8,799	6,119	33.85	208.17
Income on loans and leases (tax equivalent).....	732,452	640,983	611,015	562,424	538,803	14.27	36.82
Investment interest income (tax equivalent).....	81,928	67,684	69,124	70,187	56,638	21.04	40.31
Interest on balances due from depository institutions.....	2,662	3,388	13,353	11,096	4,614	-21.43	-20.84
Interest income on other earning assets.....	1,395	1,959	2,682	2,728	2,104	-28.79	-4.06
Total interest income (tax equivalent).....	818,437	714,014	696,174	646,435	602,159	14.62	36.74
Interest on time deposits of \$250K or more.....	10,115	13,669	12,604	9,128	7,355	-26.00	
Interest on time deposits < \$250K.....	18,790	37,113	42,352	38,386	41,428	-49.37	
Interest on foreign office deposits.....	303	851	1,042	956	920	-64.39	-66.26
Interest on other deposits.....	12,274	16,755	21,784	19,181	16,834	-26.74	-28.17
Interest on other borrowings and trading liabilities.....	23,297	24,272	31,034	31,933	30,335	-4.02	-31.22
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	64,779	92,660	108,816	99,584	96,872	-30.09	-35.97
Net interest income (tax equivalent).....	753,658	621,354	587,358	546,851	505,287	21.29	51.53
Non-interest income.....	131,266	102,290	88,832	81,310	75,364	28.33	48.93
Adjusted operating income (tax equivalent).....	884,924	723,644	676,190	628,161	580,651	22.29	51.14
Overhead expense.....	498,974	428,540	375,825	356,687	348,818	16.44	40.07
Provision for credit losses.....	-65,698	170,985	40,225	59,253	144,254		
Securities gains (losses).....	0	13,198	-497	-84	-11,860	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	0	-1	0		-100.00
Pretax net operating income (tax equivalent).....	451,546	137,355	259,643	212,127	75,719	228.74	214.64
Applicable income taxes.....	146,792	14,050	71,995	-10,970	-4,973	944.78	296.41
Tax equivalent adjustments.....	23,729	21,032	20,271	21,489	13,736	12.82	79.02
Applicable income taxes (tax equivalent).....	170,521	35,082	92,266	10,519	8,763	386.06	239.11
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	281,025	102,273	167,377	201,608	66,956	174.78	201.44
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	281,025	102,273	167,377	201,608	66,956	174.78	201.44
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	281,025	102,273	167,377	201,608	66,956	174.78	201.44
Investment securities income (tax equivalent).....	81,928	67,684	69,124	70,187	56,638	21.04	40.31
US Treasury and agency securities (excluding mortgage-backed securities).....	12,509	8,240	10,929	12,293	6,799	51.81	62.45
Mortgage-backed securities.....	50,136	40,564	37,347	36,719	34,516	23.60	54.58
All other securities.....	19,283	18,880	20,848	21,175	15,323	2.13	5.62
Cash dividends declared.....	67,817	46,447	33,177	9,193	2,676	46.01	30311.21
Common.....	65,364	43,771	30,501	6,517	0	49.33	
Preferred.....	2,453	2,676	2,676	2,676	2,676	-8.33	1000.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	4.03	2.85	93	4.71	3.27	94	5.59	4	95	5.27	3.87	94	5.03	3.47	94
Less: Interest expense .....	0.32	0.23	75	0.61	0.48	73	0.87	0.98	42	0.81	0.79	61	0.81	0.55	79
Equals: Net interest income (tax equivalent) .....	3.71	2.60	94	4.10	2.77	94	4.72	3.01	96	4.46	3.08	94	4.22	2.92	91
Plus: Non-interest income .....	0.65	1.04	29	0.67	1.21	27	0.71	1.32	23	0.66	1.31	20	0.63	1.35	18
Equals: adjusted operating income (tax equivalent) .....	4.36	3.70	86	4.77	4.04	82	5.43	4.41	88	5.12	4.46	84	4.85	4.33	75
Less: Overhead expense .....	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67	2.91	2.72	63
Less: Provision for credit losses .....	-0.32	-0.09	12	1.13	0.51	92	0.32	0.15	87	0.48	0.14	92	1.20	0.16	94
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	23	0.09	0.02	93	0	0.01	16	0	0	31	-0.10	0.01	0
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	10	0	0	47
Equals: Pretax net operating income (tax equivalent) .....	2.22	1.66	83	0.91	1.04	37	2.08	1.56	88	1.73	1.57	65	0.63	1.43	9
Less: Applicable income taxes (tax equivalent) .....	0.84	0.38	97	0.23	0.23	48	0.74	0.36	96	0.09	0.33	5	0.07	0.55	9
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income .....	1.38	1.26	67	0.67	0.81	31	1.34	1.19	67	1.64	1.24	87	0.56	0.89	22
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income .....	1.38	1.26	67	0.67	0.82	31	1.34	1.19	67	1.64	1.24	87	0.56	0.90	22
Memo: Net income (last four quarters) .....	1.38	1.26	67	0.67	0.82	31	1.34	1.19	66	1.64	1.24	87	0.56	0.91	21
Net income—BHC and noncontrolling (minority) interest .....	1.38	1.27	67	0.67	0.83	31	1.34	1.20	67	1.64	1.25	87	0.56	0.91	19
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	96.48	93.08	86	95.36	92.32	83	93.85	91.05	80	94.14	91.48	76	93.70	91.61	71
Average interest-bearing funds / Average assets .....	58.52	61.99	38	63.53	64.06	48	62.34	65.57	35	65.32	65.56	49	70.59	65.75	71
Interest income (tax equivalent) / Average earning assets .....	4.18	3.06	93	4.94	3.55	94	5.96	4.41	94	5.60	4.24	94	5.36	3.80	93
Interest expense / Average earning assets .....	0.33	0.25	73	0.64	0.52	69	0.93	1.08	39	0.86	0.86	58	0.86	0.60	79
Net interest income (tax equivalent) / Average earning assets .....	3.85	2.80	94	4.29	3.01	95	5.02	3.33	96	4.74	3.38	93	4.50	3.19	90
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	6.42	4.01	95	6.37	4.27	93	6.80	5.09	92	6.44	4.95	91	6.09	4.52	91
Interest-bearing bank balances .....	0.13	0.14	29	0.26	0.27	51	2.10	2.04	47	1.69	1.64	53	1.08	1.05	57
Federal funds sold and reverse repos .....		0.25			0.68			2.44			2.17			1.41	
Trading assets .....		0.45			0.60			0.99			1.11			1.11	
Total earning assets .....	4.06	3.04	91	4.79	3.51	94	5.78	4.36	93	5.42	4.20	94	5.24	3.73	93
Investment securities (tax equivalent) .....	1.34	1.77	19	2.18	2.25	42	3.43	2.76	90	3.27	2.68	86	2.89	2.47	80
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.61	1.14	19	1.14	1.75	24	2.44	2.32	68	1.94	2.05	45	1.28	1.62	28
Mortgage-backed securities .....	1.19	1.57	18	1.72	2.05	21	2.60	2.61	52	2.71	2.50	76	2.70	2.23	87
All other securities .....	10.44	2.81	97	11.27	3.24	97	14.26	4.06	94	13.94	4.20	93	9.36	3.66	93
Interest-bearing deposits .....	0.38	0.21	83	0.81	0.53	79	1.15	1.10	56	0.98	0.81	72	0.92	0.49	88
Time deposits of \$250K or more .....	1.01	0.66	84	1.57	1.42	62	1.77	1.96	32	1.56	1.44	62			
Time deposits < \$250K .....	1.10	0.62	89	1.72	1.36	80	1.88	1.82	50	1.48	1.29	61			
Other domestic deposits .....	0.15	0.15	62	0.31	0.36	45	0.60	0.93	24	0.54	0.67	41			
Foreign deposits .....	0.21	0.14	70	0.54	0.42	64	0.66	1.19	23	0.59	0.97	37	0.62	0.51	65
Federal funds purchased and repos .....	3.32	0.17	97	2.28	0.62	94	6	1.86	93	5.65	1.51	96	3.64	0.94	94
Other borrowed funds and trading liabilities .....	2.24	1.27	83	2.09	1.50	81	2.09	2.38	31	1.92	2.28	27	1.64	1.77	43
All interest-bearing funds .....	0.55	0.37	81	0.96	0.74	75	1.40	1.49	49	1.24	1.19	64	1.15	0.82	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Non-interest Income and Expenses</b>					
Total non-interest income	131,266	102,290	88,832	81,310	75,364
Fiduciary activities income	148	0	0	0	0
Service charges on deposit accounts - domestic	34,921	24,268	23,520	21,308	21,920
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	72	0
Insurance activities revenue	11,945	9,364	10,186	8,429	8,197
Venture capital revenue	0	0	0	0	0
Net servicing fees	5,593	3,502	4,412	7,515	3,693
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	23,841	18,437	5,043	-3,071	1,174
Other non-interest income	54,818	46,719	45,671	47,057	40,380
Total overhead expenses	498,974	428,540	375,825	356,687	348,818
Personnel expense	206,058	181,377	162,567	156,469	149,135
Net occupancy expense	77,974	59,388	49,729	48,723	47,555
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	11,406	5,913	3,086	3,593	4,404
Other operating expenses	203,536	181,862	160,443	147,902	147,724
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,083	3,369	2,736	2,714	2,583
Average personnel expense per employee	66.84	53.84	59.42	57.65	57.74
Average assets per employee	6,584.74	4,503.55	4,552.50	4,517.05	4,639.11

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	3.08	7	0	2.85	9
Overhead expenses / Net Interest Income + non-interest income	57.94	59.28	38	60.99	62.28	46	57.30	61.29	37	58.79	60.88	40	61.53	63.61	38
<b>Percent of Average Assets</b>															
Total overhead expense	2.46	2.17	72	2.82	2.57	70	3.02	2.69	70	2.91	2.71	67	2.91	2.72	63
Personnel expense	1.02	1.21	25	1.20	1.30	41	1.31	1.41	39	1.28	1.44	34	1.24	1.42	36
Net occupancy expense	0.38	0.23	94	0.39	0.26	89	0.40	0.28	90	0.40	0.28	88	0.40	0.29	88
Other operating expenses	1.06	0.72	88	1.24	0.94	79	1.31	0.97	80	1.24	0.97	82	1.27	1	83
Overhead less non-interest income	1.81	1.10	95	2.15	1.25	90	2.30	1.32	94	2.25	1.38	92	2.28	1.34	93
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	56.39	58.83	35	59.22	61.82	43	55.58	60.64	28	56.78	60.37	31	60.07	62.73	36
Personnel expense	23.29	32.93	10	25.06	32.36	16	24.04	32.39	12	24.91	32.51	16	25.68	32.93	20
Net occupancy expense	8.81	6.23	83	8.21	6.58	74	7.35	6.52	65	7.76	6.48	75	8.19	6.70	77
Other operating expenses	24.29	19.18	84	25.95	22.28	78	24.18	21.20	76	24.12	20.90	76	26.20	22.41	78
Total non-interest income	14.83	27.67	20	14.14	28.83	20	13.14	29.23	12	12.94	28.50	15	12.98	31.08	14
Fiduciary activities income	0.02	2.20	27	0	2.09	12	0	1.97	14	0	2.14	13	0	2.38	12
Service charges on domestic deposit accounts	3.95	3.27	60	3.35	3.27	51	3.48	3.88	41	3.39	4.15	39	3.78	4.28	45
Trading revenue	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90	28
Investment banking fees and commissions	0	2.58	7	0	2.46	6	0	3.54	5	0.01	3.42	12	0	3.62	5
Insurance activities revenue	1.35	0.36	84	1.29	0.41	82	1.51	0.47	84	1.34	0.47	83	1.41	0.55	81
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0.63	0.60	71	0.48	0.01	81	0.65	0.28	79	1.20	0.65	76	0.64	0.60	65
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.69	3.30	51	2.55	3.92	53	0.75	1.86	35	-0.49	1.61	4	0.20	1.67	25
Other non-interest income	6.19	9.27	32	6.46	9.65	37	6.75	10.04	32	7.49	9.86	42	6.95	10.77	29
Overhead less non-interest income	41.55	30.52	82	45.08	31.93	82	42.44	31.06	86	43.84	31.46	88	47.09	31.19	92
Applicable income taxes / Pretax net operating income (tax equivalent)	32.51	21.18	99	10.23	18.63	10	27.73	20.56	91	-5.17	19.04	1	-6.57	32.99	6
Applicable income tax + TE / Pretax net operating income + TE	37.76	22.67	99	25.54	21.18	83	35.54	23.23	93	4.96	21.56	2	11.57	37.95	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	6,264,201	7,028,920	5,272,076	5,660,474	5,952,501	-10.88	3.87
Commercial and industrial loans	1,457,026	1,639,730	1,127,508	1,082,862	672,772	-11.14	101.18
Loans to individuals	2,304,561	2,121,073	1,846,040	1,584,422	1,470,529	8.65	57.92
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	3,477	3,793	0	0	0	-8.33	
Other loans and leases	1,066,548	1,028,997	786,816	564,260	779,171	3.65	49.58
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	11,095,813	11,822,513	9,032,440	8,892,018	8,874,973	-6.15	24.29
Less: Allowance for loan and lease losses	269,030	380,822	145,897	187,071	223,360	-29.36	37.08
Net loans and leases	10,826,783	11,441,691	8,886,543	8,704,947	8,651,613	-5.37	24.00
Debt securities that reprice or mature in over 1 year	6,419,468	4,547,761	1,937,637	1,815,396	1,873,096	41.16	227.48
Mutual funds and equity securities	5,378	1,474	1,428	418	418	264.86	1218.14
Subtotal	17,251,629	15,990,926	10,825,608	10,520,761	10,525,127	7.88	61.35
Interest-bearing bank balances	2,461,990	1,382,160	571,459	505,431	622,058	78.13	1018.92
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	212,426	288,746	324,563	271,987	168,129	-26.43	272.91
Trading assets	0	0	0	0	0		
Total earning assets	19,926,045	17,661,832	11,721,630	11,298,179	11,315,314	12.82	81.32
Non-interest-bearing cash and due from depository institutions	81,068	111,673	72,640	80,772	94,337	-27.41	1.78
Premises, fixed assets, and leases	218,046	240,601	199,382	136,250	131,044	-9.37	60.01
Other real estate owned	40,848	83,060	101,626	131,402	147,940	-50.82	-70.33
Investment in unconsolidated subsidiaries	5,512	5,512	5,524	5,524	6,259	0.00	-15.07
Intangible and other assets	522,327	699,238	510,464	591,434	566,374	-25.30	-8.83
Total assets	20,785,275	18,793,071	12,611,266	12,243,561	12,261,268	10.60	74.34
Quarterly average assets	20,900,408	18,689,365	12,571,975	12,154,230	12,155,515	11.83	75.89
Average loans and leases (YTD)	11,415,207	10,062,761	8,981,474	8,727,127	8,844,902	13.44	28.30
<b>Memoranda</b>							
Loans held-for-sale	35,155	50,289	39,477	43,186	32,980	-30.09	-29.70
Loans not held-for-sale	11,060,658	11,772,224	8,992,963	8,848,832	8,841,993	-6.04	24.59
Real estate loans secured by 1-4 family	3,006,303	3,552,517	2,956,716	3,143,787	3,280,489	-15.38	-7.28
Commercial real estate loans	3,120,297	3,336,646	2,165,399	2,356,556	2,464,485	-6.48	21.14
Construction and land development	149,435	217,466	115,236	81,175	88,058	-31.28	26.24
Multifamily	132,881	102,763	61,767	80,066	83,258	29.31	59.60
Nonfarm nonresidential	2,837,981	3,016,417	1,988,396	2,195,315	2,293,169	-5.92	19.53
Real estate loans secured by farmland	3,649	0	0	0	0		
Total investment securities	6,637,272	4,837,981	2,263,628	2,087,801	2,041,643	37.19	225.66
U.S. Treasury securities	148,486	7,507	7,479	7,456	7,401	1877.97	1877.44
US agency securities (excluding mortgage-backed securities)	2,256,984	1,180,167	324,720	601,200	601,787	91.24	352.89
Municipal securities	178,133	189,488	143,023	148,943	154,745	-5.99	-1.53
Mortgage-backed securities	4,047,291	3,458,695	1,786,478	1,329,284	1,277,192	17.02	199.61
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,000	650	500	500	100	53.85	900.00
Mutual funds and equity securities	5,378	1,474	1,428	418	418	264.86	1218.14
Available-for-sale securities	6,453,761	4,647,019	2,123,525	1,942,568	1,891,016	38.88	242.93
U.S. Treasury securities	148,486	7,507	7,479	7,456	7,401	1877.97	1877.44
US agency securities (excluding mortgage-backed securities)	2,256,984	1,180,167	324,720	601,200	601,787	91.24	352.89
Municipal securities	0	0	4,348	4,128	4,118		-100.00
Mortgage-backed securities	4,047,291	3,458,695	1,786,478	1,329,284	1,277,192	17.02	199.61
Asset-backed securities	0	0	0	0	0		
Other debt securities	1,000	650	500	500	100	53.85	900.00
Mutual funds and equity securities	0	0	0	0	418		-100.00
Held-to-maturity securities appreciation (depreciation)	-11,294	-15,682	-28,302	-19,157	-19,595		
Available-for-sale securities appreciation (depreciation)	-80,744	62,168	14,517	-32,662	-12,862		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,536,106	2,244,355	992,032	870,828	944,723	57.56	315.29

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	6,958,453	4,481,501	2,304,195	2,322,243	1,772,283	55.27	384.77
NOW, ATS and transaction accounts	4,361,494	4,231,763	1,804,400	1,545,688	1,428,551	3.07	243.51
Time deposits less brokered deposits < \$250K	1,144,109	1,532,588	1,695,823	1,542,582	1,568,913	-25.35	
MMDA and other savings accounts	3,777,946	3,430,796	1,965,766	2,007,142	2,092,399	10.12	67.21
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	16,242,002	13,676,648	7,770,184	7,417,655	6,862,146	18.76	198.40
Time deposits of \$250K or more	990,208	1,000,644	797,936	646,997	546,618	-1.04	
Foreign deposits	204,739	198,396	222,889	223,378	221,860	3.20	5.65
Federal funds purchased and repos	300,000	300,000	100,000	150,086	300,000	0.00	0.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	207,221	250,686	130,000	205,000	100,239	-17.34	-44.65
Other borrowings w/remaining maturity over 1 year	0	200,000	440,000	535,000	620,000	-100.00	-100.00
Brokered deposits < \$250K	347,945	441,695	557,420	706,684	1,392,007	-21.23	
Noncore funding	2,050,113	2,391,421	2,248,245	2,467,145	3,180,724	-14.27	-53.01
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	183,762	183,762	184,150	184,150	208,635	0.00	-15.00
Other liabilities	207,631	266,061	180,614	129,907	140,666	-21.96	81.40
Total liabilities	18,683,508	16,517,892	10,383,193	10,198,857	10,392,171	13.11	84.32
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	36,104	36,104	36,104	36,104	-100.00	-100.00
Common stock	22,366	22,303	22,210	22,179	22,038	0.28	2.27
Common surplus	738,288	946,476	941,652	939,674	936,772	-22.00	-20.77
Retained earnings	1,427,295	1,215,321	1,221,817	1,087,617	895,208	17.44	71.77
Accumulated other comprehensive income	-83,999	55,455	6,764	-40,415	-20,615		
Other equity capital components	-2,183	-480	-474	-455	-410		
Total holding company equity capital	2,101,767	2,275,179	2,228,073	2,044,704	1,869,097	-7.62	17.66
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,101,767	2,275,179	2,228,073	2,044,704	1,869,097	-7.62	17.66
Total liabilities and capital	20,785,275	18,793,071	12,611,266	12,243,561	12,261,268	10.60	74.34
<b>Memoranda</b>							
Non-interest-bearing deposits	7,027,513	4,546,123	2,367,856	2,395,481	1,833,665	54.58	373.50
Interest-bearing deposits	10,757,381	10,771,260	6,980,573	6,599,233	7,188,966	-0.13	46.42
Total deposits	17,784,894	15,317,383	9,348,429	8,994,714	9,022,631	16.11	101.39
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,275,179	2,228,073	2,044,704	1,869,097	1,786,243		
Accounting restatements	0	-62,322	0	0	0		
Net income	281,025	102,273	167,377	201,608	66,956		
Net sale of new perpetual preferred stock	-36,104	0	0	0	0		
Net sale of new common stock	5,460	5,117	3,949	5,825	5,084		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	216,522	206	1,959	2,827	285		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	67,817	46,447	33,177	9,193	2,676		
Change in other comprehensive income	-139,454	48,691	47,179	-19,806	13,775		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,101,767	2,275,179	2,228,073	2,044,704	1,869,097		

BHC Name

City/State

### Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	30.14	36.25	33	37.40	36.22	44	41.80	37.78	47	46.23	37.19	63	48.55	35.54	70
Commercial and industrial loans	7.01	10.76	29	8.73	13.52	24	8.94	12.02	35	8.84	12.85	32	5.49	12.62	21
Loans to individuals	11.09	3.36	87	11.29	3.40	88	14.64	4.20	91	12.94	4.31	89	11.99	4.47	86
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.02	0.18	38	0.02	0.19	42	0	0.24	11	0	0.30	12	0	0.21	13
Other loans and leases	5.13	4.47	63	5.48	4.63	64	6.24	5.01	64	4.61	5	55	6.35	5.10	63
Net loans and leases	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63	70.56	62.73	62
Debt securities over 1 year	30.88	19.46	85	24.20	15.55	86	15.36	14.60	56	14.83	14.63	52	15.28	14.83	54
Mutual funds and equity securities	0.03	0.06	50	0.01	0.05	39	0.01	0.06	46	0	0.06	35	0	0.06	32
Subtotal	83	79.22	60	85.09	78.16	72	85.84	79.65	68	85.93	79.97	61	85.84	79.31	65
Interest-bearing bank balances	11.84	8.50	74	7.35	7.51	52	4.53	3.06	71	4.13	3.04	70	5.07	3.46	72
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	1.02	1.56	50	1.54	1.68	58	2.57	1.91	72	2.22	1.96	68	1.37	1.86	52
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets	95.87	91.77	93	93.98	91.05	82	92.95	89.53	83	92.28	89.74	74	92.28	89.84	73
Non-interest cash and due from depository institutions	0.39	0.82	15	0.59	1.07	14	0.58	1.14	15	0.66	1.21	14	0.77	1.22	18
Other real estate owned	0.20	0.01	98	0.44	0.02	99	0.81	0.03	99	1.07	0.04	99	1.21	0.05	99
All other assets	3.79	7.35	8	5.47	7.82	23	6.48	9.27	21	7.06	8.98	28	6.95	8.86	33
<b>Memoranda</b>															
Short-term investments	12.87	11.47	63	8.89	11.17	47	7.10	7.63	65	6.35	7.80	63	6.44	8.69	58
U.S. Treasury securities	0.71	1.47	57	0.04	0.84	44	0.06	1.03	39	0.06	1.04	43	0.06	1.02	41
US agency securities (excluding mortgage-backed securities)	10.86	0.82	98	6.28	0.63	96	2.57	0.54	91	4.91	0.69	94	4.91	0.75	95
Municipal securities	0.86	1.73	51	1.01	1.69	54	1.13	1.34	59	1.22	1.62	54	1.26	1.60	53
Mortgage-backed securities	19.47	14.14	75	18.40	11.75	82	14.17	11.44	67	10.86	11.13	50	10.42	11.06	45
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	25	0	0.42	25	0	0.39	25	0	0.41	26	0	0.38	22
Loans held-for-sale	0.17	0.55	48	0.27	0.52	44	0.31	0.39	57	0.35	0.30	66	0.27	0.33	55
Loans held for investment	53.21	58.06	32	62.64	61.72	43	71.31	63.50	66	72.27	63.93	68	72.11	62.63	69
Real estate loans secured by 1-4 family	14.46	11.46	68	18.90	11.91	81	23.45	13.29	87	25.68	13.46	90	26.75	13.44	92
Revolving	0.06	1.42	12	0.06	1.66	14	0.12	2.07	18	0.14	2.27	15	0.16	2.40	15
Closed-end, secured by first liens	14.34	9.67	74	18.75	9.81	88	23.17	10.69	91	25.33	10.57	94	26.34	10.35	94
Closed-end, secured by junior liens	0.07	0.17	37	0.10	0.22	39	0.16	0.28	45	0.21	0.31	48	0.26	0.34	53
Commercial real estate loans	15.01	22.69	29	17.75	22.22	36	17.17	22.23	38	19.25	21.58	44	20.10	19.88	51
Construction and land development	0.72	3.34	20	1.16	3.40	25	0.91	3.44	23	0.66	3.51	19	0.72	3.25	22
Multifamily	0.64	3.57	16	0.55	3.12	15	0.49	3.01	15	0.65	2.72	18	0.68	2.54	22
Nonfarm nonresidential	13.65	14.57	45	16.05	14.72	51	15.77	14.69	54	17.93	14.44	58	18.70	13.30	66
Real estate loans secured by farmland	0.02	0.30	38	0	0.33	8	0	0.36	9	0	0.41	9	0	0.32	11

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	56.46	61.05	35	59.45	57.15	45	58.37	57.46	44	63.66	56.49	50	67.07	54.84	59
Real estate loans secured by 1-4 family	27.09	19.86	73	30.05	19.43	84	32.73	20.75	84	35.36	21.10	89	36.96	21.45	89
Revolving	0.10	2.43	12	0.09	2.64	13	0.17	3.15	16	0.19	3.50	15	0.21	3.77	15
Closed-end	26.99	17.24	80	29.96	16.59	86	32.57	17.39	89	35.16	17.39	91	36.75	17.41	90
Commercial real estate loans	28.12	37.86	33	28.22	34.63	33	23.97	33.52	34	26.50	32.14	42	27.77	29.99	47
Construction and land development	1.35	5.65	16	1.84	5.26	20	1.28	5.09	18	0.91	5.20	14	0.99	4.90	15
1-4 family	0.14	1.18	26	0.18	0.93	28	0.10	0.94	25	0.12	1.02	26	0.08	0.89	26
Other	1.21	4.40	17	1.66	4.19	21	1.18	4.02	19	0.79	4.05	15	0.91	3.90	17
Multifamily	1.20	5.78	14	0.87	4.96	11	0.68	4.69	10	0.90	4.10	13	0.94	3.84	17
Nonfarm nonresidential	25.58	24.56	49	25.51	22.93	52	22.01	22.15	49	24.69	21.40	55	25.84	20.03	61
Owner-occupied	8.47	8.29	53	8.70	7.68	57	7.96	7.72	55	9.33	8.03	57	9.53	7.58	62
Other	17.10	15.94	56	16.81	14.95	58	14.05	14.34	50	15.36	13.38	53	16.31	12.45	62
Real estate loans secured by farmland	0.03	0.54	41	0	0.54	8	0	0.55	9	0	0.63	9	0	0.51	11
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	13.13	18.86	32	13.87	22.17	18	12.48	19.53	26	12.18	20.32	25	7.58	20.53	11
Loans to individuals	20.77	6.24	88	17.94	6.13	85	20.44	7.13	85	17.82	7.36	84	16.57	7.61	80
Credit card loans	2.62	0.53	89	2.71	0.65	89	3.24	0.81	88	2.97	1.02	88	3.12	1.12	87
Agricultural loans	0.03	0.34	39	0.03	0.32	41	0	0.37	11	0	0.46	12	0	0.33	13
Other loans and leases	9.61	8.75	65	8.70	9.09	62	8.71	9.85	58	6.35	9.66	49	8.78	10.32	55
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	270.52	391.81	27	295.70	381.27	34	246.37	391.26	27	280.77	379.80	32	313.51	366.85	41
Real estate loans secured by 1-4 family	129.83	126.06	56	149.45	125.03	60	138.17	138.18	51	155.94	137.84	57	172.78	138.55	62
Revolving	0.49	15.44	11	0.46	17.42	12	0.71	21.26	14	0.85	23.33	13	1	25.05	13
Closed-end	129.33	108.85	68	149	106.14	74	137.46	115.20	63	155.09	112.79	75	171.78	111.69	79
Commercial real estate loans	134.75	245.88	26	140.37	234.65	28	101.19	229.44	25	116.89	219.72	31	129.80	204.45	36
Construction and land development	6.45	35.95	17	9.15	35.62	20	5.39	34.95	18	4.03	35.36	15	4.64	32.91	19
1-4 family	0.67	7.42	24	0.89	6.34	27	0.41	6.61	22	0.53	7.04	24	0.38	6.16	25
Other	5.78	28.11	18	8.25	28.16	21	4.97	27.32	18	3.50	27.26	14	4.26	26.01	19
Multifamily	5.74	38.66	13	4.32	32.74	9	2.89	31.04	11	3.97	27.85	12	4.39	25.95	16
Nonfarm nonresidential	122.56	158.05	35	126.90	155.06	38	92.92	152.10	35	108.89	147.22	38	120.78	137.03	46
Owner-occupied	40.60	52.99	39	43.29	52.37	44	33.61	53.07	35	41.16	54.89	43	44.56	51.62	50
Other	81.96	102.54	36	83.61	100.54	37	59.31	97.41	33	67.73	91.80	41	76.22	84.09	49
Real estate loans secured by farmland	0.16	3.22	34	0	3.44	8	0	3.60	8	0	4.02	9	0	3.31	10
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	62.92	114.45	23	68.98	139.91	16	52.69	122.02	17	53.71	128.82	16	35.43	126.55	12
Loans to individuals	99.52	34.55	85	89.23	37.47	82	86.27	43.51	76	78.59	42.67	75	77.45	44.83	73
Credit card loans	12.53	2.77	90	13.45	3.30	89	13.66	4.34	86	13.10	5.31	85	14.60	5.73	86
Agricultural loans	0.15	1.86	39	0.16	1.88	38	0	2.18	11	0	2.72	12	0	1.88	13
Other loans and leases	46.06	51.06	57	43.29	49.54	58	36.77	52.44	48	27.99	51.79	36	41.04	52.78	45
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	19.65	30.07	27	19.52	27.32	28	16.06	26.45	26	17.42	24.79	35	18.47	23.09	40
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	94.15	195.33	20	97.08	183.76	25	67.78	178.57	20	76.82	167.93	23	86.34	156.17	30
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	134.75	252.85	24	140.37	240.85	27	101.39	236.10	21	117.98	225.98	27	130.89	210.40	33

BHC Name

City/State

# Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	12.87	11.47	63	8.89	11.17	47	7.10	7.63	65	6.35	7.80	63	6.44	8.69	58
Liquid assets	43.23	29.03	84	32.61	26.22	72	21.80	22.44	59	20.48	22.72	56	21.07	24.04	55
Investment securities	31.93	21.63	81	25.74	17.85	81	17.95	16.99	57	17.05	17.27	55	16.65	17.35	51
Net loans and leases	52.09	58.67	30	60.88	61.58	40	70.47	63.77	61	71.10	63.98	63	70.56	62.73	62
Net loans, leases and standby letters of credit	52.11	59.49	26	60.91	62.48	38	70.50	64.84	57	71.12	65.07	57	70.58	63.89	59
Core deposits	78.14	75.71	44	72.77	70.67	44	61.61	63.09	34	60.58	62.13	34	55.97	61.26	29
Noncore funding	9.86	10.30	64	12.73	14.13	58	17.83	19.36	60	20.15	21.34	57	25.94	22.32	66
Time deposits of \$250K or more	4.76	1.58	93	5.32	2.11	92	6.33	2.94	89	5.28	2.89	84	4.46	2.57	81
Foreign deposits	0.99	0.34	86	1.06	0.36	86	1.77	0.43	86	1.82	0.47	86	1.81	0.54	85
Federal funds purchased and repos	1.44	1.23	70	1.60	1.47	68	0.79	1.94	47	1.23	1.97	52	2.45	2.23	68
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.44	0.54	79	1.60	0.54	79	0.79	0.48	60	1.23	0.54	66	2.45	0.73	82
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1	1	63	1.33	1.24	63	1.03	3.01	31	1.67	3.67	34	0.82	3.96	24
Earning assets that reprice within 1 year	25.99	37.37	21	27.71	39.38	21	29.48	39.29	22	27.62	40.29	16	28.97	41.61	17
Interest-bearing liabilities that reprice within 1 year	8.42	6.39	77	10.46	8.20	75	14.04	10.19	80	13.60	10.01	74	15.48	8.46	83
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	17.58	29.65	21	17.25	29.11	24	15.43	26.63	19	14.02	27.38	21	13.48	29.77	16
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-3.61	-2.33	46	4.48	3.20	58	12.37	14.45	46	15.86	16.62	55	22.40	17.03	70
Net short-term noncore funding dependence	-6.34	-7.71	50	-0.39	-4.76	65	2.44	3.38	38	4.15	4.66	36	8.64	4.83	56
Short-term investment / Short-term noncore funding	169.47	273.46	36	103.92	184.19	34	77.04	77.77	62	63.73	66.46	63	46.15	74.86	46
Liquid assets - short-term noncore funding / Nonliquid assets	62.78	36.68	80	35.70	28.18	68	16.08	16.97	53	13.22	16.04	55	9	18.16	41
Net loans and leases / Total deposits	60.88	72.79	22	74.70	79.43	33	95.06	90.31	62	96.78	90.08	70	95.89	90.14	67
Net loans and leases / Core deposits	66.66	78.25	32	83.66	88.34	46	114.37	103.93	76	117.35	105	74	126.08	105.65	80
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.53	0.12	20	-0.75	1.57	2	-1.42	0.72	2	-1.05	-0.82	32	-1.17	-0.31	16
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.82	-0.25	2	2.98	4.31	36	0.73	1.36	38	-1.79	-1.98	53	-0.77	-0.77	53
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	2.68	14.28	41	3.92	11.38	53	6.13	12.67	52	6.94	16.19	41	7.38	15.76	42
Available-for-sale securities	97.24	83.77	61	96.05	87.23	50	93.81	85.40	50	93.04	81.88	62	92.62	84.24	57
U.S. Treasury securities	2.24	6.70	47	0.16	4.72	40	0.33	6.15	39	0.36	6.99	42	0.36	6.96	41
US agency securities (excluding mortgage-backed securities)	34	4.12	97	24.39	4.01	95	14.35	3.49	88	28.80	4.02	95	29.48	4.42	95
Municipal securities	2.68	8.22	44	3.92	9.83	44	6.32	7.75	55	7.13	9.16	53	7.58	9.31	55
Mortgage-backed securities	60.98	66.54	38	71.49	66.64	55	78.92	67.43	64	63.67	65.45	40	62.56	65.34	42
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.02	3.08	24	0.01	3.01	25	0.02	2.94	24	0.02	2.79	24	0	2.57	21
Mutual funds and equity securities	0.08	0.29	45	0.03	0.35	36	0.06	0.40	40	0.02	0.42	33	0.02	0.51	32
Debt securities 1 year or less	3.20	7.78	32	5.97	10.55	37	14.34	11.86	68	13.03	11.91	68	8.23	11.79	51
Debt securities 1 to 5 years	31.02	18.25	78	15.46	17.03	51	7.76	17.94	36	10.38	19.18	40	17.18	18.80	55
Debt securities over 5 years	65.70	71.11	32	78.54	69.86	58	77.84	66.02	57	76.57	64.73	57	74.56	64.73	54
Pledged securities	53.28	32.26	81	46.39	35.67	67	43.82	30.57	68	41.71	33.30	61	46.27	34.58	66
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	60.06	27.98	70	86.48	183.32	38	15.26	26.69	51	-1.62	6.77	43	185.27	19.19	95
Investment securities	37.19	31.36	64	113.73	23.62	96	8.42	11.75	56	2.26	9.42	44	0.17	8.45	32
Core deposits	18.76	16.94	66	76.01	26.88	94	4.75	11.23	32	8.10	7.29	62	26.07	12.19	82
Noncore funding	-14.27	-14.79	50	6.37	-12.18	71	-8.87	6.59	25	-22.43	10.67	6	-27.09	5.59	13

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,104,000	2,060,708	1,441,560	1,338,758	1,259,991
Commit: Secured commercial real estate loans	268,920	187,650	256,510	210,839	139,728
Commit: Unsecured real estate loans	0	0	0	1,370	1,000
Credit card lines (reported semiannually, June/Dec)	1,149,612	1,142,447	688,110	680,912	668,524
Securities underwriting	0	0	0	0	0
Standby letters of credit	4,342	4,964	4,452	2,865	2,691
Commercial and similar letters of credit	151,140	135,987	82,281	69,664	46,728
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	39,668	61,998	41,418	39,339	26,000
Written options contracts (interest rate)	26,597	34,431	32,466	80,232	91,010
Purchased options contracts (interest rate)	14,500	14,500	21,010	68,510	91,010
Interest rate swaps	12,588	15,864	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	10.12	22.78	9	10.97	22.01	10	11.43	23.52	11	10.93	24.05	9	10.28	24.03	11
Standby letters of credit	0.02	0.65	5	0.03	0.71	5	0.04	0.84	7	0.02	0.92	6	0.02	0.96	8
Commercial and similar letters of credit	0.73	0.02	97	0.72	0.02	98	0.65	0.02	99	0.57	0.02	98	0.38	0.03	97
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	0.45	46.30	5	0.67	48.62	3	0.75	68.47	6	1.54	65.81	10	1.70	75.35	11
Interest rate contracts	0.45	32.46	5	0.67	34.36	3	0.75	47.31	7	1.54	43.84	10	1.70	53.66	11
Interest rate futures and forward contracts	0.19	3.25	47	0.33	6.21	38	0.33	10.67	43	0.32	11.40	52	0.21	13.82	40
Written options contracts (interest rate)	0.13	1.41	30	0.18	2.18	27	0.26	2.47	38	0.66	2.16	59	0.74	2.60	60
Purchased options contracts (interest rate)	0.07	1.31	51	0.08	1.46	47	0.17	2.65	55	0.56	2.32	62	0.74	2.37	60
Interest rate swaps	0.06	20.49	9	0.08	20.83	6	0	28.86	3	0	26.74	2	0	25.60	3
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	18.43	44.98	11	20.48	42.82	18	16.05	45.53	10	15.34	44.93	8	14.25	46.60	8

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts	93,353	126,793	94,894	188,081	208,020
Interest rate contracts	93,353	126,793	94,894	188,081	208,020
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	39,668	61,998	41,418	39,339	26,000
Written options	26,597	34,431	32,466	80,232	91,010
Exchange-traded	0	0	0	0	0
Over-the-counter	26,597	34,431	32,466	80,232	91,010
Purchased options	14,500	14,500	21,010	68,510	91,010
Exchange-traded	0	0	0	0	0
Over-the-counter	14,500	14,500	21,010	68,510	91,010
Swaps	12,588	15,864	0	0	0
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	93,353	126,793	94,894	188,081	208,020
Interest rate contracts	93,353	126,793	94,894	188,081	208,020
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	63,756	92,362	62,428	107,849	117,010
One year or less	42,668	61,998	47,928	39,339	61,000
Over 1 year to 5 years	14,500	20,500	14,500	68,510	56,010
Over 5 years	6,588	9,864	0	0	0
Gross negative fair value (absolute value)	1,178	1,920	149	1,000	323
Gross positive fair value	1,505	2,482	372	1,018	312
Held for trading	0	0	0	0	0
Non-traded	1,505	2,482	372	1,018	312
Current credit exposure on risk-based capital derivative contracts	1,127	1,745	31	636	312
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
<b>Futures and forwards</b>															
Written options	28.49	6.28	92	27.16	8.18	85	34.21	5.91	94	42.66	6.60	98	43.75	6.68	98
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	28.49	5.96	92	27.16	7.73	85	34.21	5.10	94	42.66	5.49	98	43.75	5.27	98
Purchased options	15.53	3.27	92	11.44	3.42	82	22.14	4.42	91	36.43	4.19	97	43.75	4.73	98
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	15.53	2.87	92	11.44	2.86	85	22.14	3.35	93	36.43	3.20	98	43.75	3.32	98
Swaps	13.48	74.26	11	12.51	68.76	11	0	69.75	2	0	70.34	2	0	68.94	2
<b>Held for trading</b>															
Interest rate contracts	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Foreign exchange contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Equity, commodity, and other contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
<b>Non-traded</b>															
Interest rate contracts	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Foreign exchange contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Equity, commodity, and other contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	68.30	92.53	11	72.84	91.48	17	65.79	93.86	10	57.34	94.47	6	56.25	95.63	5
Over 1 year to 5 years	45.71	27.56	75	48.90	32.05	73	50.51	32.17	70	20.92	32.51	51	29.32	31.96	62
Over 5 years	15.53	27.01	31	16.17	27.06	35	15.28	30.45	34	36.43	31.16	58	26.93	31.85	43
Over 5 years	7.06	29.89	23	7.78	29.56	21	0	28.09	5	0	28.71	5	0	29.43	5
Gross negative fair value (absolute value)	1.26	0.98	67	1.51	1.55	58	0.16	0.83	14	0.53	0.72	39	0.16	0.69	12
Gross positive fair value	1.61	1.34	67	1.96	2.23	47	0.39	1.19	15	0.54	0.85	29	0.15	0.71	7
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0.04	13	0	0.07	8	0	0.06	6	0	0.06	11	0	0.06	6
Gross positive fair value (X)	0	0.05	9	0	0.09	6	0	0.07	5	0	0.06	7	0	0.06	7
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	23	0	0.02	21	0	0.01	19	0	0.01	20	0	0.01	19
Current credit exposure (X)	0	0.04	16	0	0.06	14	0	0.05	10	0	0.04	14	0	0.04	13
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.01	0.46	17	0.01	0.85	16	0	0.73	10	0.01	0.53	14	0	0.53	13

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	380,822	145,897	187,071	223,360	196,263
Gross losses	75,645	60,602	98,576	118,638	134,682
Write-downs, transfers to loans held-for-sale	0	0	0	22,167	0
Recoveries	25,573	16,898	17,177	23,096	17,525
Net losses	50,072	43,704	81,399	95,542	117,157
Provision for loan and lease losses	-61,720	168,719	40,225	59,253	144,254
Adjustments	0	109,910	0	0	0
Ending balance	269,030	380,822	145,897	187,071	223,360
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.30	-0.09	12	1.11	0.51	91	0.32	0.15	87	0.48	0.14	92	1.20	0.16	94
Provision for loan and lease losses / Average loans and leases	-0.54	-0.16	9	1.68	0.82	90	0.45	0.24	82	0.68	0.24	90	1.63	0.28	93
Provision for loan and lease losses / Net loan and lease losses	-123.26	-105.48	42	386.05	487.86	56	49.42	130.58	8	62.02	134.68	14	123.13	143.18	57
Allowance for loan and lease losses / Total loans and leases not held for sale	2.43	1.23	93	3.23	1.58	93	1.62	0.83	92	2.11	0.90	93	2.53	0.98	92
Allowance for loan and lease losses / Total loans and leases	2.42	1.20	93	3.22	1.55	93	1.62	0.81	92	2.10	0.89	93	2.52	0.96	92
Allowance for loan and lease losses / Net loans and leases losses (X)	5.37	21.39	16	8.71	11.58	57	1.79	8.03	11	1.96	7.54	10	1.91	8.39	11
Allowance for loan and lease losses / Nonaccrual assets	236.89	364.13	40	190.39	299.17	34	72.43	218.72	14	57.95	214.03	10	45.64	178.03	6
ALLL / 90+ days past due + nonaccrual loans and leases	118.95	287.08	19	109.77	244.34	16	43.30	151.73	10	38.87	160.51	7	34.36	136.22	6
Gross loan and lease losses / Average loans and leases	0.66	0.19	93	0.60	0.34	80	1.10	0.28	92	1.36	0.30	93	1.52	0.33	93
Recoveries / Average loans and leases	0.22	0.08	93	0.17	0.07	91	0.19	0.08	89	0.26	0.09	90	0.20	0.09	88
Net losses / Average loans and leases	0.44	0.11	94	0.43	0.27	78	0.91	0.21	92	1.09	0.22	93	1.32	0.24	93
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0.25	0	99	0	0	37
Recoveries / Prior year-end losses	42.20	34.67	70	17.14	33.98	17	14.48	36.22	12	17.15	41.30	11	12.65	33.49	14
Earnings coverage of net loan and lease losses (X)	7.31	39.72	20	6.52	22.91	31	3.43	24.40	14	2.62	21.75	15	1.76	19.67	7

#### Net Loan and Lease Losses By Type

Real estate loans	0.47	0.02	98	0.16	0.04	90	0.67	0.01	99	0.82	0.02	99	1.15	0.02	99
Real estate loans secured by 1-4 family	0.94	-0.02	99	0.28	0.01	96	0.73	0.01	99	0.67	0.01	97	0.79	0.03	98
Revolving	0.58	-0.07	97	5.91	0.01	99	9.34	0.02	98	0	0.03	37	1.23	0.09	96
Closed-end	0.95	-0.01	99	0.27	0	96	0.68	0	99	0.67	0.01	97	0.79	0.02	98
Commercial real estate loans	0.02	0.04	59	0.03	0.07	49	0.64	0.01	99	0.83	0.01	99	1.72	0.01	99
Construction and land development	-0.05	0	14	-0.05	0	13	-0.24	-0.01	4	3.72	-0.03	99	3.56	-0.02	99
1-4 family	0	0	57	0	0	59	0.01	0	88	0.53	-0.01	99	-0.31	0	0
Other	-0.05	0	12	-0.05	0	11	-0.24	-0.01	3	3.18	-0.02	99	3.88	-0.01	99
Multifamily	-0.05	0.01	2	0.02	0	92	0.07	0	95	0.09	0	92	0.02	-0.01	94
Nonfarm nonresidential	0.03	0.05	55	0.04	0.11	45	0.70	0.02	99	0.75	0.02	98	1.71	0.03	99
Owner-occupied	-0.02	0.01	5	-0.01	0.02	2	-0.03	0.01	3	0.06	0.01	88	0.04	0.01	81
Other	0.05	0.04	71	0.04	0.08	60	0.74	0.01	99	0.68	0.01	98	1.67	0.01	99
Real estate loans secured by farmland	0	0	54		0.02			0.01			0			0.01	
Commercial and industrial loans	-0.29	0.17	1	0.02	0.47	10	0.35	0.37	59	0.61	0.31	81	1.97	0.39	91
Loans to individuals	1.07	0.71	75	1.41	1.13	71	2.12	1.17	81	2.46	1.16	85	2.26	1.25	79
Credit card loans	3.35	1.84	86	2.81	2.92	44	3.46	3.11	58	4.07	2.92	77	3.74	2.92	70
Agricultural loans	0	0.02	48	0	0.19	35		0.08			0.15			0.18	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.06	0.10	64	0.21	0.15	72	0.36	0.15	81	0.64	0.14	90	0.28	0.15	75

BHC Name

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### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	90,332	148,792	162,667	136,577	244,744
90+ days past due loans and leases	115,449	146,889	135,490	158,527	160,726
Nonaccrual loans and leases	110,717	200,024	201,427	322,795	489,361
Total past due and nonaccrual loans and leases	316,498	495,705	499,584	617,899	894,831
<b>Restructured</b>					
Restructured 30-89 days past due	12,517	21,524	31,068	28,996	54,974
Restructured 90+ days past due	23,062	30,099	24,849	25,529	35,466
Restructured nonaccrual	51,344	85,870	89,742	115,697	212,523
Total restructured loans and leases	86,923	137,493	145,659	170,222	302,963
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	674	0	0	0
90+ days past due loans held for sale	769	1,794	448	0	0
Nonaccrual loans held for sale	0	0	0	16,111	8,290
Total past due and nonaccrual loans held for sale	769	2,468	448	16,111	8,290
Restructured loans and leases in compliance	385,365	400,449	402,444	484,871	346,406
Other real estate owned	40,848	83,060	101,626	131,402	147,940
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	2,850	0	0	0	0
Total other assets past due and nonaccrual	2,850	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.81	0.32	89	1.26	0.39	93	1.80	0.43	95	1.54	0.44	94	2.76	0.47	97
90+ days past due loans and leases	1.04	0.10	95	1.24	0.12	95	1.50	0.15	96	1.78	0.17	95	1.81	0.20	95
Nonaccrual loans and leases	1	0.46	89	1.69	0.66	91	2.23	0.51	96	3.63	0.54	99	5.51	0.63	99
90+ days past due and nonaccrual loans and leases	2.04	0.62	94	2.93	0.85	94	3.73	0.71	96	5.41	0.75	97	7.32	0.88	97
<b>Restructured</b>															
30-89 days past due restructured	0.11	0.01	96	0.18	0.01	96	0.34	0.01	98	0.33	0.02	98	0.62	0.02	98
90+ days past due restructured	0.21	0	97	0.25	0.01	98	0.28	0.01	97	0.29	0.01	97	0.40	0.01	98
Nonaccrual restructured	0.46	0.10	94	0.73	0.13	97	0.99	0.14	98	1.30	0.16	99	2.39	0.20	99
30-89 days past due loans held for sale	0	0	40	0.01	0	85	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0.01	0	88	0.02	0	90	0	0	92	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0.18	0	97	0.09	0	97
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.81	0.32	89	1.26	0.40	93	1.80	0.43	95	1.54	0.44	94	2.76	0.47	97
90+ days past due assets	1.04	0.10	95	1.24	0.12	95	1.50	0.15	96	1.78	0.18	95	1.81	0.20	95
Nonaccrual assets	1.02	0.47	89	1.69	0.67	91	2.23	0.53	96	3.63	0.57	99	5.51	0.64	99
30+ days past due and nonaccrual assets	2.88	0.97	93	4.19	1.29	95	5.53	1.19	97	6.95	1.26	98	10.08	1.39	98
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	1.10	0.36	94	1.85	0.52	94	2.67	0.44	98	3.93	0.48	98	5.30	0.54	98
90+ days past due and nonaccrual assets + other real estate owned	1.30	0.37	95	2.29	0.55	96	3.48	0.48	98	5	0.52	98	6.51	0.59	98
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	2.75	0.41	98	3.91	0.60	99	6.04	0.53	99	8.12	0.60	99	8.76	0.72	99
Allowance for loan and lease losses	212.80	62.64	94	193.04	66.66	94	521.88	115.41	97	531.13	118.28	96	480.90	129.01	97
Equity capital + allowance for loan and lease losses	24.15	3.60	98	27.68	4.97	98	32.07	4.28	99	44.52	4.79	99	51.33	5.78	99
Tier 1 capital + allowance for loan and lease losses	24.04	4.30	97	29.76	6.05	97	35.58	5.65	96	49.28	6.16	98	56.57	7.35	98
Loans and leases + other real estate owned	5.14	0.71	97	6.17	0.97	98	8.34	0.85	99	11.01	0.96	99	11.90	1.15	99

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.64	0.26	89	1.32	0.39	93	1.76	0.38	96	1.35	0.42	94	2.13	0.44	96
90+ days past due	1.77	0.12	96	2.06	0.16	94	2.39	0.16	96	2.66	0.22	96	2.62	0.26	95
Nonaccrual	1.59	0.52	92	2.67	0.76	95	3.45	0.46	96	5.23	0.57	97	7.70	0.69	97
Commercial and industrial															
30–89 days past due	0.08	0.24	22	0.05	0.23	15	0.04	0.31	12	0.09	0.30	19	1.08	0.32	95
90+ days past due	0.13	0.04	90	0.04	0.03	71	0.43	0.05	94	0.40	0.05	94	0.13	0.05	83
Nonaccrual	0.10	0.57	13	0.18	0.75	15	0.83	0.83	58	1.62	0.76	87	3.58	0.93	97
Individuals															
30–89 days past due	1.90	0.63	90	2.33	0.83	95	3.32	0.83	96	3.29	0.84	96	6.58	0.97	98
90+ days past due	0.13	0.09	74	0.07	0.14	53	0.24	0.17	73	0.24	0.16	73	0.27	0.19	71
Nonaccrual	0.37	0.17	83	0.39	0.28	73	0.51	0.17	88	0.52	0.23	83	0.40	0.24	77
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28		0.24			0.17			0.17	
90+ days past due	0	0	42	0	0	44		0			0			0	
Nonaccrual	0	0.70	27	0	0.49	24		0.67			0.75			0.96	
Foreign governments															
30–89 days past due		0.50			0			0.07			0.01			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.15			0.09			0.03			0.06			0.06	
Other loans and leases															
30–89 days past due	0.52	0.12	88	0.60	0.18	86	1	0.20	92	1.22	0.17	94	1.80	0.20	93
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual	0.08	0.09	68	0.11	0.15	63	0.09	0.13	58	0.16	0.14	68	0.15	0.10	70

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.98	0.46	87	1.51	0.65	88	2.53	0.67	94	2.15	0.71	93	3.41	0.74	97
	90+ days past due	3.16	0.24	93	3.93	0.33	93	4.12	0.31	93	4.65	0.46	94	4.42	0.49	93
	Nonaccrual	1.74	0.71	88	3.48	0.89	95	4.04	0.73	95	4.67	0.86	97	5.32	0.97	97
Revolving	30-89 days past due	2.11	0.28	97	2.18	0.48	94	1.80	0.45	95	0.60	0.50	61	2.29	0.61	95
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0.24	0.07	84
	Nonaccrual	9.18	1.18	93	13.11	1.13	98	7.37	1	96	13.95	1.17	98	11.23	1.17	97
Closed-end	30-89 days past due	0.98	0.49	83	1.51	0.65	87	2.53	0.70	94	2.16	0.75	93	3.42	0.79	97
	90+ days past due	3.18	0.26	93	3.94	0.38	92	4.14	0.35	93	4.68	0.53	93	4.45	0.57	93
	Nonaccrual	1.71	0.67	89	3.46	0.87	95	4.02	0.70	95	4.62	0.84	97	5.29	0.96	97
Junior lien	30-89 days past due	0	0.01	39	0.01	0.02	58	0.03	0.02	61	0.03	0.03	62	0.04	0.03	65
	90+ days past due	0.01	0	90	0.01	0	83	0.01	0	81	0.01	0	73	0.01	0	81
	Nonaccrual	0.06	0.03	77	0.07	0.04	72	0.09	0.04	78	0.13	0.06	79	0.16	0.07	79
Commercial real estate	30-89 days past due	0.15	0.15	65	0.69	0.26	88	0.16	0.18	53	0.09	0.17	32	0.38	0.18	82
	90+ days past due	0.50	0.01	98	0.14	0.02	92	0.20	0.03	94	0.18	0.03	91	0.38	0.04	97
	Nonaccrual	1.02	0.38	90	1.43	0.62	89	1.88	0.23	99	5.24	0.28	99	8.63	0.34	98
Construction and development	30-89 days past due	0.01	0.17	43	0.46	0.28	76	0	0.28	12	0.12	0.21	47	0.14	0.23	49
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0.08	0.02	84	0.17	0.03	90
	Nonaccrual	1.70	0.20	93	5.90	0.41	95	8.35	0.20	99	15.95	0.19	99	31.47	0.24	98
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0	0.07	25
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0.67	0.01	98	0.46	0.03	95	0.87	0.02	98	2.59	0.02	99	1.46	0.03	98
Other	30-89 days past due	0.01	0.13	56	0.46	0.22	81	0	0.20	15	0.12	0.13	64	0.14	0.13	68
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0.08	0.02	86	0.17	0.02	90
	Nonaccrual	1.03	0.16	91	5.43	0.35	95	7.48	0.17	99	13.36	0.15	99	30.01	0.18	98
Multifamily	30-89 days past due	1.36	0.07	98	0	0.09	22	0.72	0.08	94	0	0.10	18	0.52	0.07	95
	90+ days past due	0.89	0	99	0.07	0	96	0.69	0	98	0.98	0.01	98	0.93	0.01	99
	Nonaccrual	0.45	0.17	82	0.55	0.11	92	0.86	0.05	98	1.85	0.08	99	2.66	0.10	99
Nonfarm non-residential	30-89 days past due	0.10	0.13	60	0.73	0.23	88	0.15	0.14	57	0.09	0.17	33	0.38	0.17	83
	90+ days past due	0.50	0.01	97	0.15	0.02	92	0.20	0.03	92	0.15	0.03	88	0.37	0.04	95
	Nonaccrual	1.02	0.45	86	1.13	0.80	69	1.54	0.28	98	4.97	0.30	99	7.97	0.38	99
Owner Occupied	30-89 days past due	0.09	0.04	79	0.38	0.07	96	0.07	0.07	57	0.08	0.09	47	0.10	0.07	67
	90+ days past due	0.21	0	98	0.09	0	97	0.13	0.01	95	0.07	0.01	89	0.22	0.02	96
	Nonaccrual	0.49	0.17	89	0.58	0.27	85	0.42	0.16	88	0.54	0.17	92	2.57	0.21	99
Other	30-89 days past due	0.01	0.08	42	0.35	0.14	82	0.08	0.07	68	0.02	0.07	35	0.28	0.09	87
	90+ days past due	0.29	0	97	0.06	0.01	88	0.06	0.01	87	0.08	0.01	92	0.15	0.02	95
	Nonaccrual	0.53	0.23	82	0.55	0.44	64	1.12	0.10	99	4.42	0.13	99	5.40	0.14	99
Farmland	30-89 days past due	0	0.10	31		0.11			0.23			0.25			0.27	
	90+ days past due	0	0	45		0			0.01			0.01			0.06	
	Nonaccrual	0	0.69	23		1.13			0.84			1.23			1.07	
Credit card	30-89 days past due	1.74	0.81	94	2.93	0.95	93	1.71	1.19	78	1.46	1.22	64	0.73	1.08	20
	90+ days past due	1.03	0.45	88	0.47	0.63	41	1.51	0.78	78	1.42	0.73	81	1.44	0.75	82
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	757,236	968,299	963,388	961,398	958,400
Retained earnings	1,493,354	1,308,244	1,221,817	1,087,617	895,208
Accumulated other comprehensive income (AOCI)	-83,999	55,455	6,764	-40,415	-20,615
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,166,591	2,331,998	2,191,969	2,008,600	1,832,993
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	137,960	223,498	227,318	256,135	179,444
Accumulated other comprehensive income-related adjustments	-83,999	55,455	6,764	-40,415	-20,615
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,112,630	2,053,045	1,957,887	1,792,880	1,674,164
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,112,630	2,053,045	1,957,887	1,792,880	1,674,164
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	36,104	36,104	36,104	36,104
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	36,104	36,104	36,104	36,104
Less: Additional tier 1 capital deductions	0	0	0	0	34,986
Additional tier 1 capital	0	36,104	36,104	36,104	1,118
<b>Tier 1 Capital</b>	2,112,630	2,089,149	1,993,991	1,828,984	1,675,282
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	178,250	178,250	178,626	178,626	202,376
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	143,073	149,283	113,720	111,330	112,215
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	321,323	327,533	292,346	289,956	314,591
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	321,323	327,533	292,346	289,956	314,591
Exited advanced approach tier 2 capital					
Total capital	2,433,953	2,416,682	2,286,337	2,118,940	1,989,873
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	20,965,232	18,782,289	12,571,975	12,154,230	12,155,515
Less: Deductions from common equity tier 1 capital	137,960	223,498	227,318	256,135	214,430
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	20,827,272	18,558,791	12,344,657	11,898,095	11,941,085
Total risk-weighted assets	11,870,469	11,861,128	9,065,455	8,830,233	8,830,396
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	17.80	12.37	93	17.31	12.35	91	21.60	12.11	96	20.30	12.09	95	18.96	12.16	95
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	17.80	13.11	93	17.61	13.08	90	22	12.78	96	20.71	12.85	94	18.97	12.95	94
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	20.50	14.91	95	20.37	15.23	91	25.22	14.36	96	24	14.45	95	22.53	14.63	94
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	10.14	8.98	77	11.26	9.13	92	16.15	9.76	97	15.37	9.71	98	14.03	9.53	97
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	11,945	9,364	10,186	8,429	8,197	27.56	40.98
Other insurance activities income .....	11,945	9,364	10,186	8,429	8,197	27.56	40.98
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	0	0	0	0	0		

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.11			53.67			51.47			56.12			52.23	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.89			46.33			48.53			43.88			47.77	
Separate account assets (L/H) / Total life assets .....		13.40			11.24			7.26			8.53			2.52	
<hr/>															
Insurance activities revenue / Adjusted operating income .....	1.35	0.36	84	1.29	0.41	82	1.51	0.47	84	1.34	0.47	83	1.41	0.55	81
Premium income / Insurance activities revenue .....	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36
Credit related premium income / Total premium income .....		32.99			38.23			34.91			44.54			43.04	
Other premium income / Total premium income .....		67.01			61.77			65.09			55.46			56.96	
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43
Insurance net income (P/C) / Equity (P/C) .....		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H) .....		4.49			3.62			5.13			1.99			-2.99	
Insurance benefits, losses, expenses / Insurance premiums .....		927.51			447.82			233.61			160.49			127.33	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0.15			2.31			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0	12	2	0	11.03	3	0	11.51	3	0	10.22	5	0	9.84	6
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32

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### Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases	142,785	151,197	158,999	170,260	219,131
Real estate loans	133,951	139,756	149,960	160,131	207,527
Commercial and industrial loans	5,859	7,532	3,798	2,610	2,608
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	2,975	3,909	5,241	7,519	8,996
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	500	500	500	500	500
Total selected foreign assets	143,285	151,697	159,499	170,760	219,631
Total foreign deposits	204,739	198,396	222,889	223,378	221,860
Interest-bearing deposits	135,679	133,774	159,228	150,140	160,478
Non-interest-bearing deposits	69,060	64,622	63,661	73,238	61,382

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	5.38	0.66	92	6.31	0.87	93	5.70	1.25	90	4.80	1.17	87	4.67	1.08	85
Cost: Interest-bearing deposits	0.21	0.14	70	0.54	0.42	64	0.66	1.19	23	0.59	0.97	37	0.62	0.51	65

#### Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.15	0.20	40	0.08	5.18	14	0.12	27.03	28	3.70	27.29	75		67.99	
Commercial and industrial loans		0.79			0.64			0.29		2.68	1.53	80		2.12	
Foreign governments and institutions		0			0			0			0			0	

#### Growth Rates

Net loans and leases	-5.56	6.83	37	-4.91	-2.40	51	-6.61	22.48	36	-22.30	7.24	15	-4.03	21.19	45
Total selected assets	-5.55	9.48	33	-4.89	2.04	38	-6.59	12.40	38	-22.25	3.24	16	-4.02	21.86	40
Deposits	3.20	0.73	46	-10.99	3.46	30	-0.22	10.36	30	0.68	5	51	14.49	-0.77	69

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	2,087,684	2,105,687	1,856,284	1,735,883	1,621,056	-0.85	41.34
1-4 family residential loans	2,087,684	2,105,687	1,856,284	1,735,883	1,621,056	-0.85	41.34
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	10.04	11.20	14.72	14.72	14.18		13.22
1-4 family residential loans	10.04	11.20	14.72	14.72	14.18		13.22
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	38.55	40.55	44.06	44.06	45.75		46.52
Home equity lines	0.09	0.08	0.14	0.14	0.16		0.18
Credit card receivables	2.20	2.30	2.68	2.68	2.48		2.64
Auto loans and other consumer loans	15.21	12.85	14.17	14.17	12.32		11.20
Commercial and industrial loans	11.05	11.77	10.35	10.35	10.19		6.41
All other loans and leases	32.89	32.45	28.59	28.59	29.09		33.05

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## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	
1-4 family residential loans.....	0	0	0	0	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.01	0.01	0	0	0

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	14,235	20,568	22,956	30,924	89,530	-30.79	-62.98
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	14,235	20,568	22,956	30,924	89,530	-30.79	-62.98
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	55,124	205,915	86,644	94,412	248,571	-73.23	-32.45
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	55,124	205,915	86,644	94,412	248,571	-73.23	-32.45
Total past due securitized assets.....	69,359	226,483	109,600	125,336	338,101	-69.38	-42.22
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.68	0.98	1.24	1.78	5.52
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.68	0.98	1.24	1.78	5.52
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	2.64	9.78	4.67	5.44	15.33
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	2.64	9.78	4.67	5.44	15.33
Total past due securitized assets percent of securitized assets	3.32	10.76	5.90	7.22	20.86
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.86	1.31	2.03	2.02	4.12
Home equity lines	2.11	2.18	1.80	0.60	2.29
Credit card receivables	1.74	2.93	1.71	1.46	0.73
Commercial and industrial loans	0.08	0.05	0.04	0.09	1.08
All other loans and leases	0.86	1.35	1.77	1.46	2.66
Total managed loans past due 30–89 days	0.79	1.22	1.70	1.58	3.18
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	2.96	6.12	4.35	4.95	8.06
Home equity lines	0	0	0	0	0.24
Credit card receivables	1.03	0.47	1.51	1.42	1.44
Commercial and industrial loans	0.13	0.04	0.43	0.40	0.13
All other loans and leases	0.24	0.08	0.09	0.09	0.23
Total managed loans past due 90+ days	1.29	2.53	2.04	2.38	3.90
<b>Total Past Due Managed Assets</b>	<b>2.09</b>	<b>3.75</b>	<b>3.74</b>	<b>3.96</b>	<b>7.08</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	0.56	0.17	0.42	0.43	0.53
Home equity lines	0.58	5.91	9.34	0	1.23
Credit card receivables	3.35	2.81	3.46	4.07	3.74
Commercial and industrial loans	-0.29	0.02	0.35	0.61	1.97
All other loans and leases	0.26	0.38	0.98	1.30	1.45
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.38</b>	<b>0.31</b>	<b>0.75</b>	<b>0.90</b>	<b>1.12</b>

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# Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	98,060	52,707	42,243	37,784	7,200	86.05	181.17
Dividends .....	98,060	52,707	42,243	37,784	7,200	86.05	181.17
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	30,000	0	0	0	3,000		328.57
Dividends .....	30,000	0	0	0	3,000		328.57
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	128,060	52,707	42,243	37,784	10,200	142.97	205.81
Securities gains (losses) .....	0	0	0	2	0		
Other operating income .....	205	604	516	2,714	1,673	-66.06	-95.42
Total operating income .....	128,265	53,311	42,759	40,500	11,873	140.60	176.71
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	15		-100.00
Interest expense .....	0	0	0	0	0		
Other expenses .....	7,064	8,452	11,555	11,472	11,444	-16.42	-36.69
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	7,064	8,452	11,555	11,472	11,459	-16.42	-36.85
Income (loss) before taxes .....	121,201	44,859	31,204	29,028	414	170.18	244.63
Applicable income taxes (credit) .....	2,854	2,429	2,752	0	45	17.50	
Extraordinary items .....					0		
Income before undistributed income of subsidiaries .....	118,347	42,430	28,452	29,028	369	178.92	236.52
Equity in undistributed income of subsidiaries .....	162,678	59,843	138,925	172,580	66,587	171.84	180.18
Bank subsidiaries .....	184,470	53,166	131,710	167,200	65,127	246.97	199.94
Nonbank subsidiaries .....	-21,792	6,677	7,215	5,380	1,460		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	281,025	102,273	167,377	201,608	66,956	174.78	201.44
<b>Memoranda</b>							
Bank net income .....	282,530	105,873	173,953	204,984	72,327	166.86	193.14
Nonbank net income .....	8,208	6,677	7,215	5,380	4,460	22.93	130.69
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,247,289	97.98	2,396,963	97.31	2,362,182	97.75	2,179,655	2,028,641	-6.24	15.47
Common and preferred stock .....	2,247,289	97.98	2,396,963	97.31	2,362,182	97.75	2,179,655	2,028,641	-6.24	15.47
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	25,033	1.09	46,825	1.90	30,519	1.26	23,304	18,659	-46.54	43.61
Common and preferred stock .....	25,033	1.09	46,825	1.90	30,519	1.26	23,304	18,659	-46.54	43.61
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	191		-100.00
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	20,041	0.87	10,193	0.41	16,137	0.67	10,220	20,101	96.62	-30.02
Cash and due from unrelated depository institution .....	710	0.03	6,927	0.28	6,969	0.29	6,875	6,874	-89.75	-89.66
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	651	0.03	2,308	0.09	794	0.03	12,504	4,084	-71.79	-84.03
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	2,293,724	100.00	2,463,216	100.00	2,416,601	100.00	2,232,558	2,078,550	-6.88	14.49
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	5,455	0.24	4,077	0.17	4,075	0.17	1,134	441	33.80	1060.64
Balance due to subsidiaries and related institutions .....	186,502	8.13	183,960	7.47	184,453	7.63	186,720	209,012	1.38	-13.95
Total liabilities .....	191,957	8.37	188,037	7.63	188,528	7.80	187,854	209,453	2.08	-11.62
Equity Capital .....	2,101,767	91.63	2,275,179	92.37	2,228,073	92.20	2,044,704	1,869,097	-7.62	17.66
Perpetual preferred stock (income surplus) .....	0	0	36,104	1.47	36,104	1.49	36,104	36,104	-100.00	-100.00
Common stock .....	22,366	0.98	22,303	0.91	22,210	0.92	22,179	22,038	0.28	2.27
Common surplus .....	738,288	32.19	946,476	38.42	941,652	38.97	939,674	936,772	-22.00	-20.77
Retained earnings .....	1,427,295	62.23	1,215,321	49.34	1,221,817	50.56	1,087,617	895,208	17.44	71.77
Accumulated other comprehensive income .....	-83,999	-3.66	55,455	2.25	6,764	0.28	-40,415	-20,615		
Other equity capital components .....	-2,183	-0.10	-480	-0.02	-474	-0.02	-455	-410		
Total liabilities and equity capital .....	2,293,724	100.00	2,463,216	100.00	2,416,601	100.00	2,232,558	2,078,550	-6.88	14.49
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	183,950	8.02	183,942	7.47	184,451	7.63	184,510	208,950	0.00	-15.02
Notes payable to subsidiaries that issued TPS .....	178,250	7.77	178,250	7.24	178,626	7.39	178,626	202,376	0.00	-15.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	12.55	11.94	62	4.59	7.29	21	7.75	9.68	20	10.69	10.40	53	3.63	7.61	13
Bank net income / Average equity investment in banks	12.15	11.80	60	4.49	7.45	21	7.63	10.51	14	9.93	11.19	41	3.62	8.74	10
Nonbank net income / Average equity investment in nonbanks	20.57	13.12	74	17.33	9.75	75	26.16	7.89	89	25.34	7.10	93	23.63	4.73	94
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	100.54	96.79	41	103.52	88.16	56	103.93	82.22	58	101.67	82.56	43	108.02	80.64	74
Nonbank net income / Parent net income	2.92	3.40	68	6.53	3.59	80	4.31	5.93	71	2.67	3.78	72	6.66	7.76	76
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
<b>Leverage</b>															
Total liabilities / Equity capital	9.13	16.81	40	8.26	20.06	31	8.46	20.43	35	9.19	20.88	42	11.21	19.94	48
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	8.48	13.63	40	7.83	16.67	33	8.02	16.36	42	8.74	17.10	44	10.83	16.10	54
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	0	39.86	10	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	108.11	103.22	78	107.41	102.81	76	107.39	103.22	74	107.74	103.10	75	109.53	102.10	83
Total investment in subs / Equity capital	108.11	108.40	67	107.41	110.16	61	107.39	111.07	59	107.74	112.48	59	109.53	111.30	64
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.61	0.29	74	1.65	0.47	88	0.98	0.36	78	0.78	0.35	73	2.66	0.52	89
Equity investment in subs – equity cap / Net income-div (X)	0.80	1.05	54	3.02	1.82	80	1.23	1.22	58	0.82	1.22	50	2.77	2.64	65
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	167.68	152.85	63	93.10	136.59	22	90.14	177.68	16	199.89	162.34	71	89.32	141.81	21
Cash from ops + noncash items + op expense / Op expense + dividend	175.67	154.48	64	90.34	147.24	14	118.58	190.27	25	172.57	174.91	52	104.57	148.20	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.07	98.54	60	89.50	134.08	20	114.19	116.34	55	78.45	103.19	26	61.47	92.33	25
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,795.15	1,770.77	77	826.46	1,539.23	46	442.07	1,632.83	23	436.67	1,369.37	24	105.20	1,547.94	11
Dividends + interest from subsidiaries / Interest expense + dividends	188.83	174.12	62	113.48	150.43	38	127.33	210.80	26	411.01	188.90	93	381.17	172.51	94
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	114.56	47.61	87	38.22	35.64	79	62.55	57.11	82	75.34	33.93	88	25.02	24.63	71
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0.56	3.44	40	0.60	3.85	37	0.80	2.64	44	1.15	2.61	46	1.46	3.24	44
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.17			0.10			0.04			0.24		0	0.10	44
Nonaccrual		0.92			1.03			0.54			6.54		0	7.38	36
Total		1.09			1.13			0.58			6.78		0	7.48	34
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.12	1.76	54	0.27	2.66	60	0.22	5.62	53	0.18	5.50	47	0.13	5.68	43
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

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## Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	57.30	66.37	46	109.47	81.10	80	116.61	57.84	87	31.67	57.26	25	725.20	68.72	97
Dividends declared / Net income .....	24.13	28.27	42	45.41	42.29	57	19.82	33.08	29	4.56	27.33	14	4	31.29	13
Net income – dividends / Average equity.....	9.52	8.62	67	2.50	4.14	29	6.21	6.46	46	10.21	7.33	84	3.49	5.03	33
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	144.60	155.92	52	113.48	132.17	44	127.33	178.13	37	411.01	157.73	92	269.06	130.71	82
Dividends from nonbank subsidiaries .....	44.24	4.90	92	0	3.41	23	0	7.53	19	0	7.13	23	112.11	12.57	90
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries .....	188.83	203.53	58	113.48	174.85	30	127.33	260.40	24	411.01	215.26	87	381.17	196.35	88
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	34.71	45.96	34	49.78	60.28	44	24.28	66.55	16	18.43	60.71	13	9.95	59	12
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries .....	34.71	51.33	32	49.78	62.88	43	24.28	69.36	14	18.43	63.43	12	9.95	62.82	12
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	365.50	62.63	95	0	56.39	15	0	82.95	12	0	51.40	17	67.26	102.35	53
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries .....	365.50	87.22	92	0	79.84	8	0	150.41	6	0	99.33	7	67.26	165.35	43
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	76.45	74.16	30	98.87	69.76	72	98.79	67.32	73	93.29	65.18	54	60.64	59.17	36
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries .....	76.45	83.13	23	98.87	82.20	60	98.79	78.80	59	93.29	74.20	41	60.64	69.23	29
Dividends from nonbank subsidiaries .....	23.39	3.07	89	0	1.95	23	0	2.65	19	0	2.57	23	25.27	2.65	92
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries .....	23.39	4.67	88	0	4.70	16	0	7.29	11	0	7.64	14	25.27	9.99	82
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt .....		26.38			27.08			28.33			26.53			39.18	